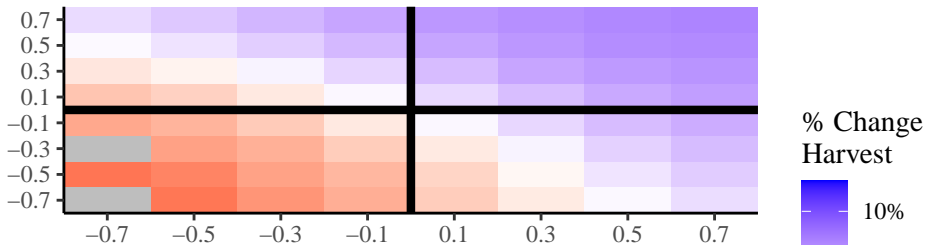


A

 $\beta_1$  Labor Risk Effect

B

 $\beta_1$  Labor Risk Effect